UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA DURHAM DIVISION

In re:

Charles Edward Young, Jr.

S.S. No.: xxx-xx-1324

Mailing Address: 3114 Ridgestone Parkway, Durham, NC 27712-

Case No. 09-82255

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on December 17, 2009.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain codebtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: January 11, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt N.C. State Bar No. 10212 Counsel for the Debtor 6616-203 Six Forks Rd. Raleigh, N.C. 27615 Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

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CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free	
Charlene Free	W 4 W

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

LVNV Funding, LLC Post Office Box 10584 Greenville, SC 29603-0584

Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504

US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461 Matterhorn Financial Services, LL^I Timonium Corporate Court 9515 Deerco Road Suite 1000 Timonium, MD 21093

Credit Bureau Post Office Box 26140 Greensboro, NC 27402

Child Support Enforcement Post Office Box 20800 Raleigh, NC 27619-0800 NCO Financial Systems 507 Prudential Road Horsham, PA 19044

NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006 Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

North Carolina Department of Recolo Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241 Durham County Tax Collector Post Office Box 3397 Durham, NC 27701 North Carolina Dept of Revenue*
Post Office Box 1168
Raleigh, NC 27602-1168

Experian P.O. Box 2002 Allen, TX 75013-2002 Greater Piedmont Credit Union Post Office Box 1729 Durham, NC 27702 Progress Energy Carolinas, Inc. Post Office Box 1771 Raleigh, NC 27602

Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534 Inter Collec Post Office Box 3136 Winston Salem, NC 27102 Santander Consumer d/b/a Drive Financial PO Box 562088 Suite 900 North Dallas, TX 75247

Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000 Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Time Warner Ral c/o Credit Management 4200 International Parkway Carrollton, TX 75007

ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125

Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615 US Attorney's Office (MD)** Middle District Post Office Box 1858 Greensboro, NC 27502-1858 Westlake Financial Services Post Office Box 54807 Los Angeles, CA 90054-0807